APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER
HEWITT II, CALVIN L

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 02/27/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Applicati n N .	Applicant(s)
	09/692,829	LINGLE ET AL.
	Examiner	Art Unit
	Calvin L Hewitt II	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>*11 March 2002*</u> .

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-73 and 75-95* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-73 and 75-95* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____ .

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)   4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)   5) ☐ Notice of Informal Patent Application (PTO-152)
3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) *4,6,7* .   6) ☐ Other: .

Status of Claims

1.   Claims 1-73 and 75-96 have been examined.

Claim Objections

2.   The Examiner would like to inform the Applicant that claim 74 was not

included in the original set of claims.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35

U.S.C. 102 that form the basis for the rejections under this section made in this

Office action:

A person shall be entitled to a patent unless –

((e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

November 29, 2000. Therefore, the prior art date of the reference is determined

under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C.

102(e)).

4.   Claims 1, 2, 4-7, 9, 10, 12-23, 25, 27, 30-33, 35-39, 41, 44-46, 48, 49-51,

53, 55, 56, 58-61, 63-65, 67, 69, 70, 73 and 88-93 are rejected under 35

U.S.C. 102(e) as being clearly anticipated by Lewis et al., U.S. Patent No.

6,233,565.

As per claims 1, 2, 4-7, 9, 10, 12-23, 25, 27, 30-33, 35-39, 41, 44-46, 48,

49-51, 53, 55, 56, 58-61, 63-65, 67, 69, 70, 73 and 88-93 Lewis et al. teach an

online system for printing a value bearing item comprising:

- a client subsystem (figures 1 and 2)

- a cryptographic device remote from client for authenticating a

  plurality of users (figures 1, 3, 6A and B)

- a server subsystem capable of communicating with the client and

  having code for providing customer support to a user (figures 6A

  and B; column 6, lines 1-15; column/line 7/35-8/6)

- searching for a customer (column 13, lines 55-60; column 15, lines

  47-50)

- accessing user details such as postage history (account credit

  error, account credit verification... etc.) (figure 3; column/line 12/63-

13/2; column 13, lines 42-65; column 17, lines 4-15 and 52-59;
column/line 37/52-38/25)

- accessing licensee details (column 11, lines 37-45; column 15,
  lines 37-40; column/line 16/5-17/40; column/line 37/52-38/25)

- accessing account statement history (column 17, lines 41-67;
  column/line 37/52-38/25)

- convenience fee adjustment (column 17, lines 40-67; column 20,
  lines 57-67)

- print error credits to consumer (column 13, lines 3-16)

- system overrides that include closing an account (column 17, lines
  60-67)

- making adjustments to a customer account (column 17, lines 40-67;
  column 20, lines 57-67)

- VBI (e.g. postage indicia, tickets) (abstract; figures 4A-B)

- GUIs that allow users to interact with the system (column/line
  13/65-14/12)

- administering a user VBI meter (figures 1, 1A, 3-4B)

- withdrawing from an account (column/line 16/5-17/40)

- activating an account (column 11, lines 13-67)

- file transfer and file download (column 11, lines 15-45; column 15,
  lines 41-64; column 16, lines 5-49)

- manually processing, uploading QA envelopes (column 20, lines 35-44)

- meter generated reports (column/line 37/34-38/25)

- payment administration support to a user (figure 3; column 8-10; column/line 16/5-17/67)

- ACH processing, transaction verification (column 12, lines 10-30; column 16, lines 5-17; column 38, lines 14-25)

- payment administration support (e.g. accounts receivable support) rendered by a payment administration manager (column 12, lines 30-42)

- meter refund and withdrawal processing (column 12, lines 10-30; column 16, lines 5-17; column 17, lines 40-67; column 38, lines 14-25)

- providing misprint processing support to a user (column 13, lines 3-16)

- providing support for unused and misprinted postage (column 17, lines 41-67; column 20, lines 57-67)

- generating meter credits and fee adjustments (column 12, lines 10-50; column 17, lines 40-67; column 18, lines 54-67)

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for

all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set
forth in section 102 of this title, if the differences between the subject matter sought to be patented and
the prior art are such that the subject matter as a whole would have been obvious at the time the
invention was made to a person having ordinary skill in the art to which said subject matter pertains.
Patentability shall not be negatived by the manner in which the invention was made.

6.   Claim 3 is rejected under 35 U.S.C. 103(a) as being unpatentable over

Lewis et al., U.S. Patent No. 6,233,565 in view of Win et al., U.S. Patent No.

6,161,139.

As per claim 3, Lewis et al. teach an online system for printing a value

bearing item comprising providing customer support to a user (figures 6A-B). In

particular, Lewis et al. teach assigning user passwords (column 11, lines 37-45;

column 15, lines 37-40). However, Lewis et al. do not explicitly recite resetting

user passwords. Win et al. teach a systems administration tool that allows for the

modifying of user resource and role records such as user passwords (column/line

12/65-13/6). Therefore, it would have been obvious to one of ordinary skill to

combine the systems of Lewis et al. and Win et al. in order to control access to

online resources through user roles and associating attributes with said roles

('139, column 13, lines 24-44).

7.   Claims 8, 26, 40 and 52 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Lewis et al., U.S. Patent No. 6,233,565 in view of Kennedy,

U.S. Patent No. 6,134,582.

As per claims 8, 26, 40 and 52, Lewis et al. teach an online system for

printing a value bearing item comprising providing customer support to a user

(figures 6A-B). In particular, Lewis et al. teach corresponding with users via

electronic mail (column 11, lines 37-45). However, Lewis et al. do not explicitly

recite accessing e-mail history. Kennedy discloses a system for managing

electronic mail (abstract; column 1, lines 25-55). Therefore, it would have been

obvious to one of ordinary skill to combine the systems of Lewis et al. and

Kennedy.

The motivation is as follows:

Lewis et al. teach disseminating customer data over electronic mail, such

as passwords ('565, column 11, lines 37-44). Therefore, it would have been

obvious to store these transmissions ('582, column 8, lines 3-60) with which an

audit trail can be created and used to detect fraud or misuse by unauthorized

users ('565, column/line 13/60-14/5).

8.   Claims 11, 24, 34, 47, 57, 62, 66 and 68 are rejected under 35 U.S.C.

103(a) as being unpatentable over Lewis et al., U.S. Patent No. 6,233,565.

As per claims 11 and 66 Lewis et al. teach print error claims (column 13, lines 3-16; column 17, lines 40-67), however, they do not explicitly recite verification of a print error. On the other hand, Lewis et al. teach "fraud detection" (column 3, lines 15-52; column/line 13/60-14/5). Therefore, it would have been obvious to one of ordinary skill to verify refund claims in order to detect theft or misuse by users.

As per claims 24, Lewis et al. teach a system for obtaining value bearing items (figures 6A and B; column 3, lines 15-18). In particularly, Lewis et al. teach fraud detection (column 3, lines 15-52; column/line 13/60-14/5) and audits (column/line 37/35-38/25). Therefore, it would have been obvious to one of ordinary skill to place a hold on a user account if fraud or misuse was detected.

As per claims 34, 47, 57, 62, and 68 Lewis et al. teach audit reports for any log database table that has changed over a given time period (column 37, lines 34-65). Further, Lewis et al. maintain data regarding purchases (column 12, lines 10-50; column/line 16/5-17/67), licensing (column 11, lines 37-45; column 15, lines 37-40; column/line 16/5-17/40; column/line 37/52-38/25), registration (column 11, lines 13-45; column 15, lines 5-40) and QA (column 20, lines 35-44), hence it would have been obvious to one of ordinary skill to generate reports that relate to licensing (say), as the situation arises.

9.   Claims 71 and 72 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Lewis et al., U.S. Patent No. 6,233,565 in view of Kara, U.S.

Patent No. 6,233,568.

As per claims 71 and 72, Lewis et al. teach a system for obtaining value

bearing items (figures 6A and B; column 3, lines 15-18). In particularly, Lewis et

al. disclose QA envelope processing (column 20, lines 34-45). Hence, it is at

least obvious that this process would comprise an indication that the QA has

been received by the RSP (remote service provider) and the quality of the

envelope noted as Lewis et al. mail the QA envelope to the RSP. Similarly, it

would have been obvious for the RSP to utilize would ever technology was

necessary to measure the quality of the envelope. Lewis et al. also disclose audit

reports for any log database table that has changed over a given time period

(column 20, lines 34-45; column 37, lines 34-65). It is also at least obvious that

the RSP of Lewis et al. would have a method for identifying the QA envelope with

the user's system. Kara teaches identifying devices for printing, VBI such as

meters, using serial numbers (column 26, lines 15-21). Therefore, it would have

been obvious to one of ordinary skill to combine the teachings of Lewis et al. and

Kara in order to accurately identify the QA envelope with the printing device.

10.   Claims 28, 29, 42, 43 and 54 are rejected under 35 U.S.C. 103(a) as

being unpatentable over Lewis et al., U.S. Patent No. 6,233,565 in view of

Tanaka, U.S. Patent No. 6,385,654.

As per claims 28, 29, 42, 43 and 54, Lewis et al. teach a system for

obtaining value bearing items (figures 6A and B; column 3, lines 15-18) that

comprises downloading and transferring files (column 11, lines 15-45; column 15,

lines 41-64; column 16, lines 5-49). However, Lewis et al. do not explicitly recite

file transfer monitors or file transfer archive searches. Tanaka teaches file

transfer monitors or file transfer archive searches (figure 7; column 1, lines 15-

55). Therefore, it would have been obvious to one of ordinary skill to combine the

teachings of Lewis et al. and Tanaka in order to simplify the file transferring

process by reducing the burden on the user ('654, column 1, lines 58-63)

11.   Claims 75-87, 94 and 95 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Lewis et al., U.S. Patent No. 6,233,565 in view of Remington

et al., U.S. Patent No. 6,070,150.

As per claims 75-87, 94 and 95, Lewis et al. disclose a system for printing

a value bearing item comprising: a client subsystem (figures 1 and 2), a

cryptographic device remote from client for authenticating a plurality of users

(figures 1, 3, 6A and B) and a server subsystem having code that provides

payment processing (column/line 16/5-18/8) for obtaining VBI, such as travel or

entertainment tickets (abstract). Lewis et al. also disclose meter tracking (column 3, lines 15-52), end-to-end payment (e.g. credit card, ACH) processing (e.g. initiating, logging of purchase...etc.) (column 12, lines 10-42; column/line 16/5-18/5; column 37, lines 53-65), providing users with a plurality of pricing plans for obtaining goods and/or services (column 18, lines 54-63), updating passwords used for accessing payment services (column 23, lines 24-33), automatically refilling an account (column 17, lines 42-60). Lewis et al. also teach fraud detection (column/line 13/60-14/5). Hence it would have been obvious to one of ordinary skill to process payment (e.g. ACH, credit card, debit) in any manner (e.g. delays) that will allow for accurate and secure transactions (column 16, lines 30-43). Lewis et al. teach audit reports for any log database table that has changed over a given time period (column 37, lines 34-65). Specifically, Lewis et al. maintain data regarding purchases (column 12, lines 10-50; column/line 16/5-17/67; table IV, columns 35-36). Therefore, it would have been obvious to one of ordinary skill to store ACH, credit and/or debit payment data in order to detect fraud and/or system misuse (column/line 13/60-14/5). In addition, as Lewis et al. teach payment by credit and debit cards, the system also provides a dispute charge process. Regarding passwords to access ACH systems, using passwords to secure ACH networks is well known to those of ordinary skill.

[Claim 86] Lewis et al. teach purchase audits. While DTR and velocity controls are well known within the art, and prioritized purchase transactions are

old and well known by Applicant's own admission (Specification, page 72, lines

9-11). [Claim 87] Lewis et al. teach batch payment processing (column 37, lines

53-65). Lewis et al. also teach detect fraud and/or system misuse (column/line

13/60-14/5), therefore it would have been obvious to one of ordinary skill to

monitor registration irregularities. Similarly, Lewis et al. teach price listings

(column 18, lines 54-63), therefore, any changes in price, such as first class mail,

would be reflected in the system. Pre-paid plans are also well known to those of

ordinary skill. However, Lewis et al. do not explicitly recite billing. Remington et

al. teach electronic bill presentment over a network via e-mail (abstract; figure 7;

column 14, lines 36-57). Therefore, it would have been obvious to combine the

systems of Lewis et al. and Remington et al. in order to make the payment

process more efficient by allowing users process checks online ('565, column 12,

lines 30-42; '150, figure 10).

Conclusion

12.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure:

- Whitehouse teach online dispensing of postage

- Healthcare Financial Management discloses ACH

- Killeen Jr. et al. discloses online financial processing

- Willkie teaches automatic data service selection

- Hills et al. teach a check writing point of sale system

13.   Any inquiry concerning this communication or earlier communications from

the Examiner should be directed to Calvin Loyd Hewitt II whose telephone

number is (703) 308-8057. The Examiner can normally be reached on Monday-

Friday from 8:30 AM-5:00 PM.

If attempts to reach the Examiner by telephone are unsuccessful, the

Examiner's supervisor, James P. Trammell, can be reached at (703) 305-9768.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

c/o Technology Center 2100

Washington, D.C. 20231

or faxed to:

(703) 305-7687 (for formal communications intended for entry and

after-final communications),

or:

(703) 746-5532 (for informal or draft communications, please label

"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5, 2451

Crystal Drive, 7th Floor Receptionist.

Any inquiry of a general nature or relating to the status of this application

should be directed to the Group receptionist whose telephone number is (703)

308-1113.

Calvin Loyd Hewitt II

February 13, 2003

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